Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Document Page 1 of 9 Fill in this information to identify your case: United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT District of NORTHERN DISTRICT OF ILLINOIS Case number (# known): Chapter you are filing under: DEC 06 2017 Chapter 7 ☐ Chapter 11 Chapter 12 Chapter 13 JEFFREY P. ALLSTEADT, OLEMACK If this is an INITAKE 3 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

P	art 1: Identify Yourself		
1.	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Segundo First name Middle name Squado od Last name Suffix (Sr., Jr., II, III)	First name Middle name Som Jou Collast name Suffix (Sr., Jr., II, III)
: Part	All other names you have used in the last 8 years Include your married or maiden names	First name	First name Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
}	number or federal Individual Taxpaver	xxx - xx - 8 0 4 Z or 9 xx - xx -	xxx - xx - 58990 OR 9xx - xx -

Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Document Page 2 of 9

Debtor 1

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Segurdo Sardou	a) (

Case number (if known)

K-1240		Althorners and the highest statement of the statement of	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	Thave not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		pasilioss light	business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		6040 S. Sawyer	SCIMAR
		Number Street	Number Street
		Chicago 11 66629	
		City State ZIP Code	City State ZiP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
		NONE TANCETT INCOME CHARLES IN THE TANCE IN	

Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Document Page 3 of 9

Debtor 1

Case number (if known)

L	art 2: Tell the Court Ab	out Your	Bankrupt	tcy Case							
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.									
	are choosing to file under	Æ KCh	apter 7								
		☐ Ch	apter 11								
		🔲 Ch	apter 12				•				
· · · · · · · · · · · · · · · · · · ·	fferferen f Marchilland Schott I Margerick of Schotter (Schotter) (L.) with Co Johnson (L.)	Q Ch	apter 13	and shows profit is the control of t	A Company of the Comp						
8.	How you will pay the fee	loc you sub with	al court for urself, you omitting yo ha pre-princed to pay offication for a court of the court o	pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is nitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. d to pay the fee in installments. If you choose this option, sign and attach the cation for Individuals to Pay The Filing Fee in Installments (Official Form 103A).							
		less pay	law, a judg s than 150' the fee in	ge may, but is % of the offici installments)	not required to, al poverty line th . If you choose th	waive your fee, at applies to you his option, you n	ation only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	No Yes.	District		When	MM / DD / YYYY	Case number				
			District								
			District		vvnen	MM / DD / YYYY	_ Case number				
			District	· · · · · · · · · · · · · · · · · · ·	When	MM / DD / YYYY	Case number				
	Are any bankruptcy	X2 No									
	cases pending or being filed by a spouse who is	🗋 Yes.	Debtor				Relationship to you				
	not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known				
			Debtor				Relationship to you				
				··			Case number, if known				
	Do you rent your residence?	ĎKNo. □ Yes.	Go to line Has your la	andlord obtaine	d an eviction judgi	ment against you?					
			Yes. Fi		<i>tement About an E</i> petition.	viction Judgment	Against You (Form 101A) and file it as				

Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Document Page 4 of 9

Debtor 1 Sequitor Middle Na	Gandoval Case number (# known)								
Part 3: Report About Any	Businesses You Own as a Sole Proprietor								
12. Are you a sole proprietor of any full- or part-time business?	No. Go to Part 4. Yes. Name and location of business								
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Name of business, if any								
a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a	Number Street								
separate sheet and attach it to this petition.	City State ZiP Code								
	Check the appropriate box to describe your business:								
	☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))								
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))								
	Stockbroker (as defined in 11 U.S.C. § 101(53A))								
	☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))								
9947 N. III. M.	☐ None of the above								
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).								
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.								
	Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.								
Part 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Attention								
4. Do you own or have any	No .								
property that poses or is alleged to pose a threat of imminent and	Yes. What is the hazard?								
identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	If immediate attention is needed, why is it needed?								
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?									
	Where is the property? Number Street								

City

ZIP Code

State

Debtor 1

Sequivo Saudoual
First Name Middle Name Last Name

Case number (if known)_____

Desc Main

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1:
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

L	I am not required to receive a briefing a	bout
	credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

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											use (

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-36242 Doc 1 Filed 12/06/17

Document

Entered 12/06/17 12:56:07 Desc Main Page 6 of 9

Debtor 1

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Q.	}

Case number	(if known)	

P	art 6: Answer These Que	stions for Reporting Purposes	i						
16	. What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individual property of the second of	orimarily for a personal, fa	mily, or househo	old purpose."				
		money for a business or inves No. Go to line 16c.	stment or through the ope	ration of the bus	iness or investment.				
		Yes. Go to line 17.							
ogsan:		16c. State the type of debts you ov	we that are not consumer	debts or busines	s debts.				
17.	Are you filing under Chapter 7?	☐ No. I am not filing under Chap	ter 7. Go to line 18.		ом Симпения высокстручнё дон сост богодо с инцинерации, неифонфостовались выпорация сос				
***************************************	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expenses a	7. Do you estimate that afl ire paid that funds will be a	er any exempt p available to distr	roperty is excluded and ibute to unsecured creditors?				
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mi \$50,000,001-\$100 m \$100,000,001-\$500	llion nillion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 milli \$50,000,001-\$100 m \$100,000,001-\$500	lion sillion	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion				
ra	rt 74 Sign Below	there are the state of the stat							
Fo	r you	I have examined this petition, and I correct. If I have chosen to file under Chapte of title 11, United States Code. I under Chapter 7.	er 7. I am aware that I ma	v proceed, if elia	ible, under Chanter 7, 11,12, or 13				
		If no attorney represents me and I d this document, I have obtained and	lid not pay or agree to pay read the notice required b	someone who i y 11 U.S.C. § 3	s not an attorney to help me fill out 42(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
I understand making a false statement, concealing property, or obtaining money or property by fraud in conne with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.									
		Signature of Debtor 1 Executed on 12 06 20 MM / DD / YYYY	<u>1-7</u>	Signature of D	ébtor 2 1				

Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Page 7 of 9 Document

		J						
Debtor 1 Section Middle Name	SendoJal East Name	Case number (if know	m)	·				
For your attorney, if you are	I, the attorney for the debtor(s) named in	in this petition, declare that I have	informe	d the	debte	οr(s) about eligibility		
represented by one	to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s)							
if you are not represented by an attorney, you do not	the notice required by 11 U.S.C. § 342(knowledge after an inquiry that the info	b) and, in a case in which § 707(b)(4)(D) a	applie	es, ce	rtify that I have no		
need to file this page.	×	Date						
	Signature of Attorney for Debtor		MM	1	DD	/YYYY		
	Printed name							

Firm name

Bar number

Contact phone Email address

State

Case 17-36242 Doc 1 Filed 12/06/17 Entered 12/06/17 12:56:07 Desc Main Document Page 8 of 9

Debtor 1

Case number (if known)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious act consequences? No Yes	ion with long-te	erm financial and legal	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprisor No	and that if you	bankruptcy forms are	
Did you pay or agree to pay someone who is not an atto No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Dec			
By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Segundo Landow La			
Signature of Debtor 1	Signature of De		
Date 12 06 2017 MM/DD /YYYY	Date	12 06 2017 MM/ DD/YYYY	
Contact phone 113 - 717 - 0747	Contact phone	773.339.2616	
Cell phone	Cell phone		
Email address	Email address		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	Case No.
Debtor (s))	Chapter
Segundo & Lorenza Sandouq	()	Chapter
Segundo & Lorenza Sandouq	()	Chapter

List of Creditors

MB. Financial Bank P.O. Box 5000 Wilmington, OH 45/77	
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